# How do Student Health Insurance Plans Measure Up?

## Health Insurance Exchange Coverage Tiers

<table>
<thead>
<tr>
<th>Platinum</th>
<th>Gold</th>
<th>Silver</th>
<th>Bronze</th>
</tr>
</thead>
<tbody>
<tr>
<td>Higher Premiums</td>
<td>Lower Premiums</td>
<td>Moderate Premiums</td>
<td>Lowest Premiums</td>
</tr>
<tr>
<td>Lowest Cost-Sharing</td>
<td>Lower Cost-Sharing</td>
<td>Moderate Cost-Sharing</td>
<td>Highest Cost-Sharing</td>
</tr>
<tr>
<td>Plan pays 90% for covered services</td>
<td>Plan pays 80% for covered services</td>
<td>Plan pays 70% for covered services</td>
<td>Plan pays 60% for covered services</td>
</tr>
<tr>
<td>You Pay 10%</td>
<td>You Pay 20%</td>
<td>You Pay 30%</td>
<td>You Pay 40%</td>
</tr>
</tbody>
</table>

## Student Health Insurance

Typically plans fall in between Platinum & Gold Levels

- Unlimited Policy Year Maximums
- Low annual deductibles in and out-of-network
- Low cost sharing
- Preventive care services with no deductibles, copays, or coinsurance (In-Network Only)
- Students will be able to locate providers whether at home, school, or throughout the country
- Prescription drug coverage with low copays
- Coordination with the on-campus Student Health Center
- Pediatric Dental & Vision coverage up to age 19
- Worldwide Coverage including Medical Evacuation, Repatriation & Travel Assistance Services
- Accidental Death & Dismemberment Coverage
- Wellness discounts including Vision and Dental

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